Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Thomas First name	First name
	identification (for example, your driver's license or	Anderson	
	passport).	Middle name	Middle name
	Bring your picture	Blanchard	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>6283</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Blanchard Thomas Anderson Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	1842 N. Mobile Avenue Number Street	If Debtor 2 lives at a different address: Number Street
	Chicago IL 60639 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Thomas Anderson Document Blanchard

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Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7					
	are choosing to file						
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subm with a linear Applical less pay to	court for self, you itting you a pre-pi d to particular that w, a jud than 15 he fee i	or more details as a may pay with cour payment on rinted address. The fee in instraction of the fee in instraction of the fee wait did in the fee in instraction of the official in installments).	allments. If you cho red (You may reque to trequired to, wait If you choose this c	Please check with the clerk's office in your pay. Typically, if you are paying the fee ck, or money order. If your attorney is attorney may pay with a credit card or check chose this option, sign and attach the er in Installments (Official Form 103A). The set this option only if you are filing for Chapter 7. The ye your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the cells) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District	None	When	Case Number	
						MM / DD / YYYY	
			District	None	When	Case Number	
						MM / DD / YYYY	
			District		When	Case Number	
						MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with	■ No				Relationship to you Case Number, if known	
	you, or by a business parter, or by affiliate?		District		wileli	MM / DD / YYYY	
						Relationship to you	
			District		When	Case Number, if known	
11.	Do you rent your residence?	■ No. □ Yes.	resider	our landlord obtain nce? No. Go to line 12.	Statement About an E	ent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with	

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Debtor 1 Thomas Anderson Document Blanchard Page 4 of 52

Case Number (if known)

2. Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	partnerhsip, or ore than one ship, use a d and attach it	Number Street	Street				
		City				State	Zip Code
		Check the appropriate	box to describ	e your business:			
		☐ Health Care Busi	ness (as defin	ed in 11 U.S.C. §	101(27A))		
		☐ Single Asset Rea	l Estate (as de	efined in 11 U.S.C.	§ 101(51B))		
		☐ Stockbroker (as o	defined in 11 L	J.S.C. § 101(53A))			
		☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
		☐ None of the abov	е				
For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.					
Part 4: Report if You Own or H	ave Any Hazard	ous Property or Any Prop	erty That Need	ls Immediate Atter	tion		
. Do you own or have any	No.						
property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
indentifiable hazard to public health or safety?							
Or do you own any							
property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why i	s it needed?			
that must be fed, or a building that needs urgent repairs?							
		Where is the property? _					
			Number	Street			
			City			State	e ZIP Code

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Debtor 1

Thomas Anderson Document Blanchard

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Thomas Debtor 1

Anderson

Document Blanchard

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Pa	rt 6: Answer These Questions	; for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or inve	consumer debts? Consumer debts are determinantly for a personal, family, or household primarily for a personal primarily for a personal, family, or household primarily for a personal primarily fo	s that you incurred to obtain as or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrib	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chaptor of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false statem.	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 342() the chapter of title 11, United States Code, sponent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up it 3571.	e, under Chapter 7, 11,12, or 13 ter, and I choose to proceed ot an attorney to help me fill out b). ecified in this petition. or property by fraud in connection
		★ /s/ Thomas Anderson Signature of Debtor 1 Executed on	Signat	ture of Debtor 2 ted onMM / DD / YYYY

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Debtor 1 Thomas Anderson Blanchard Fage 7 01 32

Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mariusz Krzysztof Zatorski	Date	Date: 02/06/2	:017
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	/
Mariusz Krzysztof Zatorski			
Printed name			_
Geraci Law L.L.C.			
Firm name			-
EE C Manroa Ct #2400			
55 E. Monroe St., #3400 Number Street			_
	IL	60603	-
Number Street Chicago	IL State	60603 ZIP Code	-
Number Street	State		- acilaw.con
Number Street Chicago City	State	ZIP Code	- - acilaw.con

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Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	/ line 62, Total personal property, from Schedule A/B	\$ 155,810
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 155,810
	Summarize Your Liabilities	
Part 2:		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$223,689
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$22,647
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ22,041
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,648.00
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,859.00

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Case Number (if known)

Document Blanchard Thomas Anderson Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
S. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 							
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offi 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	cial -	\$ 750.00				
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Fart 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00					
9e. Oblig priority cl							
9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total	I. Add lines 9a through 9f.	\$_0.00					

Fill in this in	Caso 17	02442 Doc 1		Entered 02/06/17 0 of 52	15:53:36	Desc Main	
	T.		DI I	0 0. 0=			
Debtor 1	Thomas	Anderson	Blanchard				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(Operator, ii iiiiig)	· iiot raine	Middle Hame	Edot Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> Distric	t of <u>ILLINOIS</u> (State)			_	
Case Number	r		(State)			Check if t	this is an
(If known)						amended	l filing
Official F	orm 106A/	<u>B</u>					
Schedul	e A/B: Pro	perty					12/15
ategory where esponsible for ages, write yo	e you think it fits be supplying correct our name and case	est. Be as complete and a tinformation. If more spac number (if known). Answ	ccurate as possible. If two m ce is needed, attach a separa	fits in more than one category arried people are filing togethe te sheet to this form. On the to the an Interest In	er, both are equall	ly	
01. Do you ov	vn or have any leg	al or equitable interest in	any residence, building, land	I, or similar property?			
No.	Describe						
103.	Describe		What is the property? Che	ck all that apply.	Do not deduct s	secured claims or exemp	ntions Put
1842 N. N	Mobile Avenue		Single-family home		the amount of a	any secured claims on S	Schedule D:
	ress, if available, or ot	ner description	Duplex or multi-unit buildi	ng	Creditors Who I	Have Claims Secured b	by Property
			Condominium or coopera	tive	Current value	of the Current	value of the
			Manufactured or mobile h	ome	entire property	y? portion	you own?
Chicago		IL 60639	Land		e 15	3,669.00 s	153,669.00
City		State ZIP Code	Investment property		φ	<u> </u>	,
			Timeshare				
County			Other			nature of your owner as fee simple, tenar	=
,					-	or a life estat), if kn	
			Who has an interest in the	property? Check one.		•	
			Debtor 1 only				
			Debtor 2 only		Chock if th	his is a community p	aronorty
			Debtor 1 and Debtor 2 on		(see instru		property
			At least one of the debtor				
			Other information you wis property identification num	h to add about this item, such nber:	as local		
2. Add the do	llar value of the po	ortion you own for all of yo	our entries fro Part 1, includi	ng any entries for pages			
you have a	ttached for Part 1.	Write that number here			>		\$153,669.00
Part 2:	Describe Your Vehi	cles					
=		=	- · · · · · · · · · · · · · · · · · · ·	e registered or not? Include an	-		
03. Cars, van	s, trucks, tractors,	sport utility vehicles, mot	orcycles				
Yes.	Describe						
04. Watercraf	t, aircraft, motor h	•	reational vehicles, other veh	•			
Examples: No. Yes.	: Boats, trailers, motor Describe	s, personal watercraft, fishing	vessels, snowmobiles, motorcycle	accessories			

Official Form 106A/B Record # 722099 Schedule A/B: Property Page 1 of 6

\$ 0.00

5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here-----

Debtor 1

First Name

Case 17-03443 Doc 1 Thomas

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Desc Main

Middle Name

	Part 3: D	escribe Your Pe	sonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?	port Do n	rent value of ion you own ot deduct secu	?
06.	Household	goods and furr	ishings			
	Examples: No.	/lajor appliances, f	urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,00	00	\$	1,000.00
07.		elevisions and rad	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$50	0	\$	500.00
08.	Collectibles	of value			*	
			nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
	Yes.	Describe			\$	0.00
09.	Examples: S		hobbies ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes uusical instruments		· -	
	Yes.	Describe				
10.	Examples: F	Pistols, rifles, shotç	uns, ammunition, and related equipment		\$	0.00
	Yes.	Describe			\$	0.00
11.	Examples: E	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories		·	
	Yes.	Describe	Everyday clothes, coats, designer wear, shoes, accessories \$50	0	\$	50.00
12.	Examples: E gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Watch; ring \$20	o	\$	200.00
13.	Examples: D	nimals Dogs, cats, birds, h	orses			
	Yes.	Describe			\$	0.00
14.	. Any other p		usehold items you did not already list, including any health aids you did not list		¥	·
	Yes.	Describe	Books, CDs, DVDs & Family Photos \$50)	\$	50.00
15.			of your entries from Part 3, including any entries for pages you have attached			\$1,800.00

Debtor 1

Case 17-03443 Doc 1 Thomas

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Desc Main

Middle Name

-iiga y₄	2/00/T/
Blanchai	rd Dont
Docu	пепі
Last Name	

	Part 4: Describe Your Financial Assets									
		have any legal	or equitable interest in any o	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions					
16.	Examples: No. Yes.	Money you have ir	n your wallet, in your home, in a sa	afe deposit box, and on hand when you file your petition	\$ 0.00					
17.		Checking, savings	, or other financial accounts; certifi	icates of deposit; shares in credit unions, brokerage houses, the same institution, list each.	\$ <u> </u>					
	Yes.	Describe	Account Type: Checking Account	Institution name: Chase Bank	\$					
18.	Bonds. mu	tual funds. or p	Savings Account	Chase Bank	\$\$\$					
	-	Bond funds, invest	tment accounts with brokerage firm	ns, money market accounts						
19.			Institution or issuer name: and interests in incorporated	d and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0					
	No. Yes.	Describe	Name of Entity and Percent of	of Ownership:	\$ <u> </u>					
20.	Negotiable Non-negotia	instruments includ able instruments a	e personal checks, cashiers' check re those you cannot transfer to sor	e and non-negotiable instruments ks, promissory notes, and money orders. meone by signing or delivering them.						
21.	Examples:	Describe t or pension account of the pension of th		t savings accounts, or other pension or profit-sharing plans	\$0 <u>.0</u> 0					
	No. Yes.	Describe	Type of account and Institution	on name:	\$ <u> </u>					
22.	Your share		osits you have made so that you m andlords, prepaid rent, public utilitie	nay continue service or use from a company les (electric, gas, water), telecommunications						
23.	Annuities (Describe	Institution name or individual:	to you, either for life or for a number of years)	\$ <u> </u>					
24	Yes.	Describe	Issuer name and description:		\$0 <u>.0</u> 0					
24.	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).	ied ABLE program, or under a qualified state tuition program.						
25.		Describe uitable or future		than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0					
	No. Yes.	Describe			\$ <u>0.0</u> 0					
26.			marks, trade secrets, and other marks, websites, proceeds from roy							
	Yes.	Describe			\$0.00					

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Document Page 13 of a page 2 pumber (if known) Doc 1 Desc Main Debtor 1 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life insurance \$0 Whole life insurance with New York Life; cash value is \$1,000. \$1,000 1.000.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,010.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5:

37. Do you own or have any legal or equitable interest in any business-related property?
No.
Yes.

Current value of the portion you own? Do not deduct secured claims

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Document Page 14 of 52 umber (if known) Case 17-03443 Desc Main Doc 1 Thomas Debtor 1 38. Accounts receivable or commissions you already earned No. Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

	No.			
	Yes.	Describe		\$0.00
41.	Inventory			
	No.			
	Yes.	Describe		\$ <u> </u>
42.	Interests in	n partnerships o	r joint ventures	
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$0.00
43.	Customer	lists, mailing lis	ts, or other compilations	
	No.			
	Yes.	Describe		
	_			\$ <u> </u>
44.	Any busin	ess-related prop	perty you did not already list	
	No.			
	Yes.	Describe		
	_			\$ <u> </u>
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
	for Part 5.	Write that numb	er here>	\$ 0.00
	art 6:		m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
		f vall own or ho	ve an interest in formland, list it in Port 1	
			ve an interest in farmland, list it in Part 1.	
	Do you ow		ve an interest in farmland, list it in Part 1. gal or equitable interest in any farm- or commercial fishing-related property?	
	No.	n or have any le		
	Do you ow			s 0.00
46.	No. Yes.	n or have any le		\$0.00
46.	Do you ow No. Yes.	n or have any le Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
46.	No. Yes. Farm anim Examples:	n or have any le	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
46.	No. Yes. Farm anim Examples: No.	n or have any le Describe als Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
46.	No. Yes. Farm anim Examples:	n or have any le Describe	egal or equitable interest in any farm- or commercial fishing-related property?	·
46. 47.	No. Yes. Farm anim Examples: No. Yes.	n or have any le Describe als Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$\$\$\$
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	n or have any le Describe als Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	·
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eif	n or have any le Describe als Livestock, poultry, Describe her growing or	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	·
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	n or have any le Describe als Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$ <u>0.0</u> 0
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	·
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$ <u>0.0</u> 0
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe Tishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$ <u>0.0</u> 0
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$ \$ \$0.00
46. 47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	n or have any lesseribe als Livestock, poultry, Describe her growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$ <u>0.0</u> 0
46. 47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	n or have any lesseribe als Livestock, poultry, Describe her growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$ \$ \$0.00
46. 47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe ishing equipme Describe ishing supplies	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$ \$ \$0.00
46. 47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	n or have any lesseribe als Livestock, poultry, Describe her growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$ \$ \$0.00
46. 47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe ishing equipme Describe ishing supplies	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main Planchard Page 15 of age Number (if known)

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	riist Name Wildlie Name Last Name		
\$ Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here		st	
for Part 6. Write that number here	Yes. Describe		\$0.00
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe 54. Add the dollar value of all of your entries from Part 7. Write that number here		, , ,	\$0.00
Examples: Season tickets, country club membership No. Yes. Describe 54. Add the dollar value of all of your entries from Part 7. Write that number here	Describe All Property You Own or Have an Interest in That You Did	Not List Above	
\$	Examples: Season tickets, country club membership		
State Part 8: List the Totals of Each Part of this Form	Yes. Describe		\$0.00
\$ 153,669 \$ 56. Part 1: Total real estate, line 2 \$ 56. Part 2: Total vehicles, line 5 \$ 0.00 \$ 1,800.00 \$ 1,800.00 \$ 1,010.00 \$ 9. Part 4: Total financial assets, line 36 \$ 1,010.00 \$ 9. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 \$ 1,010.00 \$ 2,810.00 \$ 2,810.00 \$ 2,810.00 \$ 2,810.00	54. Add the dollar value of all of your entries from Part 7. Write that number I	here	\$0.00
56. Part 2: Total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	Part 8:		
57. Part 3: Total personal and household items, line 15 \$ 1,800.00 58. Part 4: Total financial assets, line 36 \$ 1,010.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 2,810.00 \$ 2,810.00	55. Part 1: Total real estate, line 2		\$ 153,669.00
58. Part 4: Total financial assets, line 36 \$1,010.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61. \$2,810.00	56. Part 2: Total vehicles, line 5	\$ 0.00	
59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61. \$2,810.00	57. Part 3: Total personal and household items, line 15	\$ 1,800.00	
60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 0.00 62. Total personal property. Add lines 56 through 61	58. Part 4: Total financial assets, line 36	\$ 1,010.00	
61. Part 7: Total other property not listed, line 54 \$ 0.00 62. Total personal property. Add lines 56 through 61	59. Part 5: Total business-related property, line 45	\$ 0.00	
62. Total personal property. Add lines 56 through 61	60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
	61. Part 7: Total other property not listed, line 54	\$ 0.00	
63. Total of all property on Schedule A/B. Add line 55 + line 62 \$156,479	62. Total personal property. Add lines 56 through 61	\$ 2,810.00	\$ 2,810.00
63. Total of all property on Schedule A/B. Add line 55 + line 62 \$156,479			
	63. Total of all property on Schedule A/B. Add line 55 + line 62		\$156,479.00

Official Form 106A/B Record # 722099 Schedule A/B: Property Page 6 of 6

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Fill in this in	nformation to identif		
Debtor 1	Thomas	Anderson	Blanchard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _l	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	Identify the Property You Claim as Exempt									
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.										
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)										
You are claim	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.							
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption						
		Copy the value from Schedule A/B	Check only one box for each exemption							
Brief description:	1842 N. Mobile Avenue Chicago IL 60639 - Primary Residence	\$ <u>153,000</u>	\$15,000	735 ILCS 5/12-901 - \$15,000.00						
Line from			100% of fair market value, up to							
Schedule A/B:	01		any applicable statutory limit							
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00						
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit							
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00						
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit							
Brief description:	Everyday clothes, coats, designer wear, shoes, accessories	\$ _50		735 ILCS 5/12-1001(a),(e) - \$50.00						
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit							
Official Form 106C	Record # 722099	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2						

Case 17-03443 Doc 1

Middle Name

Debtor 1

Additional Page

Filed 02/06/17

Last Name

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Desc Main

Page 17 of 52 Case Number (if known) Document Thomas Anderson

Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$200.00 Brief Watch; ring description: \$ 200 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$50.00 Books, CDs, DVDs & Family Brief \$ 50 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$0.00 \$_0 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Savings Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$10.00 \$ 10 10.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief Term life insurance \$ 0 description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,000.00 Brief Whole life insurance with New York \$_ 1,000 Life: cash value is \$1,000. description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 722099 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

FIII IN THIS	information to identify	y your case:	1 Filed 02/0	06/17 Entor	8 of 52			
Debtor 1	Thomas	Anderson	n Blan	nchard				
	First Name	Middle Name	Last Nan	me				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Nan	ne				
United State	es Bankruptcy Court for th	e : <u>NORTHERN</u> D					_	
Case Numb	er		(State)				Check if thi	s is an
(If known)							amended fi	ling
Official F	Form 106D							
Schedul	e D: Creditors	Who Have	Claims Secure	ed by Proper	tv			12/1
1. Do any cr		ecured by your pro	,	hedules. You have no	thing else to repo	ort on this form.		
Part 1:	Fill in all of the informat							
Part 1:	List All Secured Claim	ns	one secured claim list	the creditor senarate	lv.	Column A	Column A	Column C
Part 1: 2. List all s for each	List All Secured Claim ecured claims. If a creclaim. If more than on	editor has more than the creditor has a part	one secured claim, list icular claim, list the othe order according to the o	er creditors in Part 2.	ly	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
Part 1: 2. List all s for each As much	List All Secured Claim ecured claims. If a creclaim. If more than on	editor has more than he creditor has a part aims in alphabetical	icular claim, list the other	er creditors in Part 2.	•	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion If any
2. List all s for each As much 2.1 Wells Creditor	ecured claims. If a creclaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name	editor has more than he creditor has a part aims in alphabetical	icular claim, list the other order according to the constraint of	er creditors in Part 2. creditors name.	n:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all s for each As much 2.1 Wells Creditor 8480	ecured claims. If a creclaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name Stagecoach Cir	editor has more than he creditor has a part aims in alphabetical	icular claim, list the other order according to the condense of the property	er creditors in Part 2. creditors name. y that secures the clair	n:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Wells Creditor	ecured claims. If a creclaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name Stagecoach Cir	editor has more than he creditor has a part aims in alphabetical	icular claim, list the other order according to the of Describe the property 1842 N. Mobile Avenu Residence	er creditors in Part 2. creditors name. y that secures the clain nue Chicago IL 60639	n: - Primary	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much Wells Creditor 8480 Number	ecured claims. If a creciaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name Stagecoach Cir	editor has more than the creditor has a part aims in alphabetical	icular claim, list the other order according to the of Describe the property 1842 N. Mobile Avenu Residence	er creditors in Part 2. creditors name. y that secures the clair	n: - Primary	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
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2. List all s for each As much Wells Creditor 8480 Number	ecured claims. If a creclaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name Stagecoach Cir Street	editor has more than the creditor has a part aims in alphabetical	Describe the property 1842 N. Mobile Avenues Residence As of the date you file	er creditors in Part 2. creditors name. y that secures the clain nue Chicago IL 60639	n: - Primary	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Wells Creditor 8480 Number Frede City	ecured claims. If a creclaim. If more than on as possible, list the claims as possible, list the claim. Fargo Home Mortgage is Name Stagecoach Cir Street	editor has more than the creditor has a part aims in alphabetical e MD 21701 State Zip Code	Describe the property 1842 N. Mobile Avent Residence As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check	ter creditors in Part 2. creditors name. y that secures the claim true Chicago IL 60639 e, the claim is: Check and the claim	n: - Primary Ill that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much 2.1 Wells Creditor 8480 Number City Who ow Debto	ecured claims. If a creclaim. If more than on as possible, list the claims as possible, list the claim. Fargo Home Mortgage is Name Stagecoach Cir Street rick es the debt? Check one.	editor has more than the creditor has a part aims in alphabetical e MD 21701 State Zip Code	Describe the property 1842 N. Mobile Avenue Residence As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check An agreement you m	ner creditors in Part 2. creditors name. y that secures the claim nue Chicago IL 60639 e, the claim is: Check a	n: - Primary Ill that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Wells Creditor 8480 Number Frede City Who ow Debte	ecured claims. If a creclaim. If more than on as possible, list the claims as possible, list the claim. Fargo Home Mortgage is Name Stagecoach Cir Street rick es the debt? Check one. or 1 only or 2 only	editor has more than the creditor has a part aims in alphabetical e MD 21701 State Zip Code	Describe the property 1842 N. Mobile Avenues Residence As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check An agreement you make of the other of the continues of t	ter creditors in Part 2. creditors name. y that secures the claim true Chicago IL 60639 e, the claim is: Check and a call that apply. made (such as mortgage	n: - Primary Ill that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Wells Creditor 8480 Number Frede City Who ow Debte	ecured claims. If a creclaim. If more than on as possible, list the claims. Fargo Home Mortgage is Name Stagecoach Cir Street street Tick street Check one. or 1 only or 2 only or 1 and Debtor 2 only	editor has more than the creditor has a part aims in alphabetical the MD 21701 State Zip Code	Describe the property 1842 N. Mobile Avenuments As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check An agreement you may car loan) Statutory lien (such a such as a	ter creditors in Part 2. creditors name. If that secures the clair If the Chicago IL 60639 In the claim is: Check and the c	n: - Primary Ill that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Wells Creditor 8480 Number Frede City Who ow Debte	ecured claims. If a creclaim. If more than on as possible, list the claims as possible, list the claim. Fargo Home Mortgage is Name Stagecoach Cir Street rick es the debt? Check one. or 1 only or 2 only	editor has more than the creditor has a part aims in alphabetical the MD 21701 State Zip Code	Describe the property 1842 N. Mobile Avenuments As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check An agreement you may car loan) Statutory lien (such a supplement)	ter creditors in Part 2. creditors name. If that secures the clair If the Chicago IL 60639 It the claim is: Check a It all that apply. If the claim is the claim as tax lien, mechanic's lie a lawsuit	n: - Primary Ill that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
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				Filad 02/06/17	Entered 02/06/17 15:53	3:36 E	Desc Main]
Fill	in this inf	formation to identify your cas	e:		9 of 52			
Deb	tor 1	Thomas A	Anderson	Blanchard				
		First Name M	iddle Name	Last Name				
	tor 2	First Name M	iddle Name	Last Name				
	-							
Unit	ed States	Bankruptcy Court for the : <u>NORT</u>	HERN District	of <u>ILLINOIS</u> (State)			Па	
	e Number						_	f this is an
		400E/E					amende	ed illing
אדוכ	ciai Fo	orm 106E/F						12/15
se as o list the l/B: Pr redito eeded	omplete other paragraphy (Cors with paragraph) l, copy the	arty to any executory contract Official Form 106A/B) and on S artially secured claims that ar	e Part 1 for cress or unexpired Schedule G: E e listed in Sch mber the entri and case num	editors with PRIORITY claims d leases that could result in a executory Contracts and Une nedule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIC a claim. Also list executory contracts or xpired Leases (Official Form 106G). Do e Claims Secured by Property. If more ttach the Continuation Page to this pag	n <i>Schedul</i> e not include space is		
1. Do	any cred	ditors have priority unsecured	claims agains	st you?				
	No. Go	to Part 2.						
	Yes.							
ea no un	ch claim on the character	listed, identify what type of clair amounts. As much as possible,	m it is. If a clair list the claims Page of Part 1	m has both priority and nonpri in alphabetical order accordir . If more than one creditor hol	ecured claim, list the creditor separately to ority amounts, list that claim here and shing to the creditor's name. If you have mo lds a particular claim, list the other creditoriction booklet.)	ow both prio re than two p	ority and priority	
					Tota	Il claim	Priority amount	Nonpriority amount
Part	2# L	ist All of Your NONPRIORITY U	nsecured Claim	ıs				
3. Do	any cred	ditors have nonpriority unsecu	ured claims ag	gainst you?				
П	No. You	u have nothing to report in this	part. Submit tl	his form to the court with your	other schedules.			
Ī	Yes.			·				
no inc	npriority u	unsecured claim, list the credito	or separately for r holds a partic	or each claim. For each claim	or who holds each claim. If a creditor ha listed, identify what type of claim it is. Do tors in Part 3.If you have more than three	not list clain	ns already	
	CBNA		1	-4 4 disits of	NULL			Total claim \$ 178.00
4.1	Creditor's N	Name	La:	st 4 digits of account number				9_170.00
	Po Box		Wh	nen was the debt incurred?	2015-2016			
	Number	Street	40	of the date you file, the claim	in. Charle all that apply			
			_	Contingent	в. Опеск ан так арргу.			
	Sioux Fa			Unliquidated				
W	City /ho owes	State Zip Co the debt? Check one.		Disputed				
	Debtor 1	·	_					
Ļ	Debtor 2	·	Ty∣	pe of NONPRIORITY unsecure	d claim:			
F	=	I and Debtor 2 only one of the debtors and another	님	Student loans Obligations arising out of a separ	ration agreement or divorce			
Ĺ	=	if this claim relates to a		that you did not report as priority				
L	_	inity debt		Debts to pension or profit-sharing				
ls		n subject to offest?	_					
	No Ty			Other. Specify Credit Card of	or Credit Use			
L	Yes							

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Page 20 of 52 **Document** Thomas Anderson Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.2	CBNA	Last 4 digits of account numberNULL	_	\$ 4,534.00
	Creditor's Name Po Box 6283 Number Street	When was the debt incurred? 2015-201	6	
		As of the date you file, the claim is: Check all that	apply.	
	Ciarry Falls CD 57447	Contingent		
	Sioux Falls SD 57117	Unliquidated		
\	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
١.	community debt	Debts to pension or profit-sharing plans, and other	similar debts	
	s the claim subject to offest?	_		
	No No	Other. Specify Credit Card or Credit Use		
	Yes Chase CARD	Last 4 digits of account number NULL		\$ 470.00
4.3	Creditor's Name	Last 4 digits of account numberNULL		<u> </u>
	Po Box 15298	When was the debt incurred? 2015-201	6	
	Number Street			
		As of the date you file, the claim is: Check all that	apply.	
	Wilmington DE 19850	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and other	similar debts	
1	s the claim subject to offest?	—		
	No	Other. Specify Credit Card or Credit Use		
	Yes			
4.4	Credit ONE BANK NA	Last 4 digits of account number NULL		\$ <u>1,187.00</u>
	Creditor's Name	2040 204	0	
	Po Box 98875	When was the debt incurred? 2016-201	<u>5</u>	
	Number Street			
		As of the date you file, the claim is: Check all that	apply.	
		Contingent		
	Las Vegas NV 89193	Unliquidated		
Ι.	City State Zip Code	Disputed		
'	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
!	Debtor 1 and Debtor 2 only	☐ Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other	similar debts	
	s the claim subject to offest?			
	No No	Other. Specify Credit Card or Credit Use		
	Yes			

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Page 21 of 52 Anderson Thomas Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/SAMS CLUB \$ 1,942.00 Last 4 digits of account number _ Creditor's Name 2015-2016 Po Box 965005 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Yes WFDS **\$** 14,336.00 4.6 Last 4 digits of account number Creditor's Name 2015-12-30 Po Box 1697 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Winterville 28590 NC Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Capital Management Services On which entry in Part 1 or Part 2 list the original creditor? Name 726 Exchange St., Ste. 700 Line 2 _ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Buffalo NY 14210 Last 4 digits of account number ____ NULL ____ City State Zip Code

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Thomas Debtor 1

Anderson

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other . Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
			Total Claiiii
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$0.00 \$0.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17		lod 02/06/17	Entor	ed 02/06/17 15:53	:36 De	esc Main	
FII	i in this in	ormation to ident	tity your case:			3 of 52			
De	ebtor 1	Thomas	Anderson	Blanchard	-				
De	ebtor 2	First Name	Middle Name	Last Name	_				
(Sp	oouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>					_	
	ase Number			(State)				Check if this is a	n
	f known)	1000						amended filing	
		orm 106G	ory Contracts and U						12/15
nformadditi 1. D	nation. If monal pages To you hav No. Cho Yes. Fill	nore space is needs, write your name e any executory ceck this box and so in all of the information ely each person cely each person ce	possible. If two married people a ded, copy the additional page, fe and case number (if known). contracts or unexpired leases? ubmit this form to the court with y nation below even if the contracts or company with whom you have cell phone). See the instructions	our other schedules. Your leases are listed in	ou have not Schedule A	hing else to report on this form /B: Property (Official Form 106) what each contract or lease	n. GA/B) is for (for	ts and	
	nexpired le		nom you have the contract or lea	ase		State what the contract	or lease is fo	or	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zip Co	ode	_				
2.2									
	Name				-				
	Number	Street			_				
		0001							
	City		State Zip Co	ode					
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip Co	ode	_				
2.4					-				
	Name				_				
	Number	Street							
	City		State Zip Co	ode	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Thomas	Anderson	Blanchard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS
Case Number	r		(State)
(If known)			-

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		c una case number (ii known). Answ	o. o.o., quoo	
1. D	o you have any codebtors? (If yo	ou are filing a joint case, do not list eit	her spouse as a codebto	or.)
	No.			
	Yes			
2. W	ithin the last 8 years, have you l	lived in a community property state	or territory? (Communit	y property states and territories include
Α	rizona, California, Idaho, Lousiian	na, Nevada, New Mexico, Puerto Rico	, Texas, Washington, an	d Wisconsin.)
	No. Go to line 3.			
		spouse, or legal equivalent live with yo	ou at the time?	
	No Yes. Inwhich community	state or territory did you live?	. Fill in th	e name and current address of that person.
	_ ,	, ,		·
	Name of your spouse, former spous	se or legal equivalent		
	Number Street			
	City	State	Zip Code	
3. In			•	use is filing with you. List the person
		or only if that person is a guarantor		
	chedule D (Official Form 106D), chedule E/F, or Schedule G to fil	Schedule E/F (Official Form 106E/F),	or Schedule G (Official	Form 106G). Use Schedule D,
3	chedule E/F, or Schedule G to hi	ii out Colulliii 2.		
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2	City	State	Zip Code	Cabadula D line
U	Name			Schedule D, line
				Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	_

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		Jocumeni Pao	2.25 01 52
formation to identify	y your case:		
Thomas	Anderson	Blanchard	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
r		_	Check if this is:
		_	An amended filing
			A supplement showing post-petition
			chapter 13 income as of the following
orm 106I			MM / DD / YYYY
	Thomas First Name First Name Bankruptcy Court for th	Thomas Anderson First Name Middle Name Bankruptcy Court for the :NORTHERN DISTRICT Of	Thomas Anderson Blanchard First Name Middle Name Last Name First Name Middle Name Last Name Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Describe Employment				
	Fill in your employment nformation		Debtor 1		Debtor 2 or non-filing spouse
a ir	f you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	ı	Employed Not employed
	nclude part-time, seasonal, or self-employed work.	Occupation	RETIRED		None
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					1
		How long employed there?			
s If	Give Details About Monthly Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have ines below. If you need more space	e date you file this form. If you ha	ne the information for a	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
	List monthly gross wages, salary deductions). If not paid monthly, ca	· · · · · · · · · · · · · · · · · · ·		\$0.00	\$0.00
3.	Estimate and list monthly overtim	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record #
 722099
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1

Thomas Anderson Document Blanchard

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	y line 4 here	4.	\$0.00		\$0.00	_	
5. L	ist all	payroll deductions:	_	_				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. L i	st all	other income regularly received:	_			·		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$900.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	_					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$748.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. _	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. _	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,648.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,648.00	+	\$0.00	. Г	\$1,648.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		4 1,0 1010		-	L	V 1,0 10100
11.	State	e all other regular contributions to the expenses that you list in Schedule	e J.					
		de contributions from an unmarried partner, members of your household, yo	our depender	nts, your roommates, ar	nd			
		r friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are n	ot available t	to nov ovnonogo listod i	n Sahadu	ulo. I		
		of include any amounts already included in lines 2-10 of amounts that are resify:	ioi avallable i	pay expenses listed i	n Scriedu		11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•			12.	\$1,648.00
13.		ou expect an increase or decrease within the year after you file this form		aa . totatoa Data, II	applied		L	,
	X	•						
	=	Yes. Explain:						
		·						

Fill in t	this information to identify y	our case:				
Debtor	Thomas	Anderson	Blanchard	Check if this is:		
Dobtor	First Name	Middle Name	Last Name	An amende	Ū	notition about a 12
Debtor (Spouse,		Middle Name	Last Name	_ · ·	ent snowing post of the following d	-petition chapter 13 ate:
United	States Bankruptcy Court for the	: NORTHERN DISTRICT OF	- ILLINOIS			
Case N (If know	Numberwn)		_	MM / DD / Y	YYYY	
Officia	ol Form 106 I				-	2 because Debtor 2
	al Form 106J			maintains a	a separate house	hold.
Sche	dule J: Your Ex	cpenses				12/14
	ce is needed, attach anothe			are equally responsible for supplyi ges, write your name and case nun	-	
Part 1:	Describe Your Househol	d				
	s a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a No. Yes. Debtor 2 mu	a separate household? ust file a separate Schedule	ə J.			
2. Do	you have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	o not list Debtor 1 and ebtor 2.		this information for lent	Debtor 1 or Debtor 2	age	with you?
Do	not state the dependents'			None	0	Yes
na	mes.					X No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
ex	your expenses include penses of people other than urself and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
expense				n as a supplement in a Chapter 13 on the chapter 13 on the chapter the form	-	
	expenses paid for with non-	-	-			Zour ovnoncoo
or such a	assistance and have include	ed it on Schedule I: Your I	ncome (Official Form 106).)		our expenses
	ne rental or home ownership by rent for the ground or lot.	expenses for your reside	nce. Include first mortgage	payments and	4.	\$0.00
	not included in line 4:				٠.	Ψ0.00
4a	Real estate taxes				4a.	\$200.00
4b	o. Property, homeowner's, o	or renter's insurance			4b.	\$82.00
4c	. Home maintenance, repa	ir, and upkeep expenses			4c.	\$50.00
4d	I. Homeowner's association	or condominium dues			4d.	\$0.00

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Document Blanchard Anderson Thomas Case Number (if known) _ Debtor 1

btor	First Name Middle Name Last Name	Case Number (if known)	
			Your expenses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.0
ò .	Utilities:	Go.	\$300.0
	6a. Electricity, heat, natural gas	6a.	\$60.0
	6b. Water, sewer, garbage collection	6b.	\$135.
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$ 0.0
	6d. Other. Specify:	6d.	\$400.
	Food and housekeeping supplies	7.	
	Childcare and children's education costs	8.	\$0.0
	Clothing, laundry, and dry cleaning	9.	\$65.0
0.	Personal care products and services	10.	\$35.0
1.	Medical and dental expenses	11.	\$35.0
2.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$262.0
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.
1.	Charitable contributions and religious donations	14.	\$0.
5.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.
	15b. Health insurance	15b.	\$0.
	15c. Vehicle insurance	15c.	\$80.
	15d. Other insurance. Specify:	15d.	\$0.
3.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.
.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.
	17b. Car payments for Vehicle 2	17b.	\$0.
	17c. Other. Specify:	17c.	\$0.
	17d. Other. Specify:	17d.	\$0.
3.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.
).	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.	
	20a. Mortgages on other property	20a .	\$ 0.4
	20b. Real estate taxes	20b.	\$ 0.
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.
	20e. Homeowner's association or condominium dues	20e.	\$ 0.0

Official Form 106J Record # 722099 Schedule J: Your Expenses Page 2 of 3 Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main Document Page 29 of 52

Debtor	1 1110	mas	Anderson	Diancharu	Case Number (if known)		
	First	Name	Middle Name	Last Name			
21.	Other.	Specify: _	Postage/Bank Fees (\$5.00), Business	Expenses (\$150.00),	_	21.	\$155.00
22	Your m	onthly ex	pense: Add lines 4 through 21.			22.	\$1,859.00
	The res	sult is your	monthly expenses.				
23.	Calcula	ate vour m	nonthly net income.				
20.		-	-	\f. \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		22-	\$1,648.00
	23a.	Сору	line 12 (your comibined monthly inc	come) from Schedule I.		23a.	
	23b.	Сору	your monthly expenses from line 22	2 above.		23b. -	\$1,859.00
	23c.		act your monthly expenses from you	ur monthly income.		23c.	-\$211.00
		The re	esult is your monthly net income.				
24.	-	•	n increase or decrease in your exp	• •			
			you expect to finish paying for your nt to increase or decrease because	•	• •		
	X No		The to increase or decrease because	or a modification to the terms of	your mongage:		
	\mathbf{H}		Explain Here:				
	Ш'`	. L	Explain Flore.				

 Official Form 106J
 Record #
 722099
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Thomas	Anderson	Blanchard		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	ne: <u>NORTHERN</u> District of <u>IL</u> I	LINOIS (State)		
Case Number (If known)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	summary and schedules filed with this declaration and that they are true and
🗶 /s/ Thomas Anderson Blanchard	x
Signature of Debtor 1	Signature of Debtor 2
Date 02/06/2017	Date
MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this in	nformation to iden		
Debtor 1	Thomas	Anderson	Blanchard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>	
Case Number	r		(State)
(If known)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
	Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	?	
	No.			
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
F	Explain the Sources of Your Income			

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Document Blanchard

Anderson

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Case Number (if known) __

☐ No.				
Yes. Fill in the details				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until	Wages, commissions,	\$ 900/m	Wages, commissions,	
the date you filed for bankruptcy:	bonuses, tips		bonuses, tips	
	Operating a business		Operating a business	
For last calendar year:	Wages, commissions,	\$ 10,800	Wages, commissions,	
(January 1 to December 31, 2016)	bonuses, tips		bonuses, tips	
(January 1 to December 31, 2010)	Operating a business		Operating a business	
For the calendar year before that:	Wages, commissions,	\$ 0	Wages, commissions,	
(January 1 to December 31, 2015)	bonuses, tips		bonuses, tips	
(Sandary i to December 31, 2019)	Operating a business		Operating a business	
Did you receive any other income during thinclude income regardless of whether that income other public benefit payments; pensions; winnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of or rental income; interest; divide have income that you receive	other income are alimony; child ends; money collected from law ed together, list it only once und	suits; royalties; and gambling der Debtor 1.	
Include income regardless of whether that incomend other public benefit payments; pensions; winnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of or rental income; interest; divide have income that you receive	other income are alimony; child ends; money collected from law ed together, list it only once und	suits; royalties; and gambling der Debtor 1.	• •
nclude income regardless of whether that incomend other public benefit payments; pensions; winnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of or rental income; interest; divide have income that you receive	other income are alimony; child ends; money collected from law ed together, list it only once und	suits; royalties; and gambling der Debtor 1.	• •
nclude income regardless of whether that income dother public benefit payments; pensions; invinnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do no	other income are alimony; child ends; money collected from law ed together, list it only once und	suits; royalties; and gambling der Debtor 1. d in line 4.	
nclude income regardless of whether that incomend other public benefit payments; pensions; winnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not Debtor 1 Sources of income	other income are alimony; child inds; money collected from law ed together, list it only once und of include income that you listed Gross income (before deductions and	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
nclude income regardless of whether that income dother public benefit payments; pensions; winnings. If you are filing a joint case and you list each source and the gross income from e	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be better 1 Sources of income Describe below.	other income are alimony; child inds; money collected from law ed together, list it only once und it include income that you listed. Gross income (before deductions and exclusions)	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
nclude income regardless of whether that income dother public benefit payments; pensions; invinnings. If you are filing a joint case and you list each source and the gross income from e No. Yes. Fill in the details From January 1 of current year until	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be better 1 Sources of income Describe below. Social Security	other income are alimony; child inds; money collected from law ed together, list it only once und it include income that you listed. Gross income (before deductions and exclusions)	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
nclude income regardless of whether that income dother public benefit payments; pensions; invinnings. If you are filing a joint case and you list each source and the gross income from e No. Yes. Fill in the details From January 1 of current year until	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be better 1 Sources of income Describe below. Social Security	other income are alimony; child inds; money collected from law ed together, list it only once und it include income that you listed. Gross income (before deductions and exclusions)	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
nclude income regardless of whether that income dother public benefit payments; pensions; winnings. If you are filing a joint case and you dist each source and the gross income from each No. Yes. Fill in the details From January 1 of current year until the date you filed for bankruptcy:	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be a compared to the c	other income are alimony; child ands; money collected from law and together, list it only once und to include income that you listed of the collection of th	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions ar
nclude income regardless of whether that income dother public benefit payments; pensions; invinnings. If you are filing a joint case and you list each source and the gross income from e No. Yes. Fill in the details From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016)	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be a compared to the source of the sources of the source of the	other income are alimony; childinds; money collected from lawed together, list it only once und it include income that you listed of the collection of the c	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
nclude income regardless of whether that income dother public benefit payments; pensions; winnings. If you are filing a joint case and you dist each source and the gross income from each No. Yes. Fill in the details From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016)	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be a compared to the source of the s	other income are alimony; child ands; money collected from law and together, list it only once und to include income that you listed of the collection of th	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an
Include income regardless of whether that income and other public benefit payments; pensions; winnings. If you are filing a joint case and you winnings. If you are filing a joint case and you wish each source and the gross income from each of the last calendar year: (January 1 to December 31, 2016)	ome is taxable. Examples of crental income; interest; divide have income that you receive ach source separately. Do not be a compared to the source of the sources of the source of the	other income are alimony; childinds; money collected from lawed together, list it only once und it include income that you listed of the collection of the c	suits; royalties; and gambling der Debtor 1. d in line 4. Debtor 2 Sources of income	g and lottery Gross income (before deductions an

Thomas

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Blanchard

First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Reason for this payment Dates of Total amount Amount you still payment Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes No. Yes. Fill in the details. Nature of the case Court or agency Status of the case

Thomas

Debtor 1

Anderson

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Thomas Anderson Blanchard Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property Wells Fargo, see sch. D 2010 Mercedez-Benz E Class 1/8/2017 \$ 12,939 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main Page 35 of 52 Document **Thomas** Anderson Blanchard Case Number (if known) Debtor 1 First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,200.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

Yes. Fill in the details.

or transferred

Date account was

closed, sold, moved.

Last balance before

closing or transfer

Type of account or

instrument

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

Last 4 digits of account number

No

Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

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Thomas Anderson Blanchard Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. □ No. Yes. Fill in the details. Where is the property? Describe the property Value 1994 Cadillac DeVille Thomas Blanchard, 16850 S. Clyde, \$ 500 Debtor's residence South Holland, IL **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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Debtor 1	Thomas	Anderson	Blanchard	Case Number (if known)
Debior 1	First Name	Middle Name	Last Name	Case Number (ii Niowii)
	No. None of the ab	ove applies. Go to Part 12.		
	•	apply above and fill in the det	ails helow for each husine	29
Ц	res. Offeck all that	apply above and ill in the det	ans below for each busines	55.
	thin 2 years before stitutions, creditors,		you give a financial state	ment to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ils.		
_		Date iss	sued	
Part 12	2 Sign Below			
	oigii Below			
				ments, and I declare under penalty of perjury that the
			_	cealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both.
	.S.C. §§ 152, 1341,		ines up to \$250,000, or im	prisoninient for up to 20 years, or both.
	.0.0. 33 102, 1041,	1010, una 0011.		
¥	/s/ Thomas And	erson Blanchard	×	
~	Signature of Debto			ure of Debtor 2
	3		0	
	Data 02/06/2017		Data	
	Date 02/06/2017 MM / DD /	YYYY	Date _	MM / DD / YYYY
	101101 7 00 7			
Did y	you attach addition	al pages to Your Statement of	of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
	No			
_				
	Yes			
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
	No			
	Yes. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Eilad 02/06/17 Entered 02/06/17 15:53:36 Desc Main Fill in this information to identify your case: Thomas Anderson Blanchard Debtor 1 First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's □ No name: Wells Fargo Home Mortgage Retain the property and redeem it Yes Retain the property and enter into a Description of 1842 N. Mobile Avenue Chicago IL 60639 -Reaffirmation Agreement. property Primary Residence securing debt: Retain the property and [explain]: ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Thomas Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main Page 39 of 52 umber (if known)

List Your Unexpired Personal Property Leases Part 2:

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?		
Lessor's name:	☐ No		
Description of leased property:	☐ Yes		
Lessor's name:	□ No		
Description of leased property:	Yes		
Lessor's name:	□ No		
Description of leased property:	Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
Lessor's name:	□ No		
Description of leased property:	☐ Yes		
Part 3: Sign Below			
Under penalty of perjury, I declare that I have indicated my intention about any property of nersonal property that is subject to an unexpired lease.	ny estate that secures a debt and any		
🗶 /s/ Thomas Anderson Blanchard			
Signature of Debtor 1 Signature of Debtor 2			
Date Date			
MM / DD / YYYY MM / DD / YYY	Y		

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re					
The	omas Anderson Blanchard / Debto	r		Case No:		
				Chapter:	Chapter 7	
	DI	SCLOSURE OF CON	MPENSATION OF A	ATTORNEY FOR DEI	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and impensation paid to me within one year dered or to be rendered on behalf of	Fed. Bankr. P. 2016(but before the filing of the	o), I certify that I am the petition in bankrup	the attorney for the above	re named debtor(s) and d to me, for services	tha
	For legal services, I have agreed to	accept	\$1,200.00			
	Prior to the filing of this statement	I have received	\$1,200.00			
	Balance Due		\$0.00			
2.	The source of the compensation pa	id to me was:				
	Debtor(s) Other	r: (specify)				
3.	The source of compensation to be J	paid to me is:				
	Debtor(s) Othe	r: (specify)				
4.						es
	I have agreed to share the abo of my law firm. A copy of the attached.	_	_	-		tes
5.	In return for the above-disclosed fe case, including:	e, I have agreed to ren	der legal service for a	all aspects of the bankru	ptcy	
 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a bankruptcy; 				ether to file a petition in	ı	
	b. Preparation and filing of any p	petition, schedules, stat	ements of affairs and	l plan which may be req	uired;	
6.	By agreement with the debtor(s), the Fee does NOT include any work do		does not include the	following service:		
		C	ERTIFICATION			
	I certify that the fo payment to	regoing is a complete s	statement of any agre	ement or arrangement f	or	
	me for representation of			_		
	Date: 02/06/2017		/s/ Mariusz Krzyszt			
	Date		Signature of Attorne	V		

Page 1 of 1 Record # 722099

Geraci Law L.L.C. Name of law firm

Date: 2/6/2017



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: Liretain Garagi Law I	I C to many to City of the Cit
debit only, a flat fee for services before filing in court of	L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, b
at \$ {	\$ 1,200.00 per {
obtain from { Pental	in come \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
may pay more than this amount to pre-pay post-filing se	ervices. After filing in court, any balance on the pre-filing fee is discharged. We wanted the pre-filing fee is discharged.
1 1 1 3 7 5 3 1 4 5 5 4 1 1 5 1 1 5 1 5 1 5 1 5 1 5 1	CUILLIGUI. VVOIK DETOTE SIGNING IS NO CHORGO Work or Coole advance in ETER on
in Court is not included in the pre-filing amount, unless y	ou pay us for it in advance:
After we file your Chapter 7 hanksunter in Court	
\$ 795.00 & \$335 = \$ 1.130.00 total flat for	will advance your Court Cost of \$335, and the flat fee for services after case filing i
services after filing through Discharge or case closing	without discharge. Whathan agreement to repay the \$335, and pay a fee for our
y y	ost-bankruptcy services. You may hire some other law firm to finish your bankruptc
and Geraci Law may withdraw from representing you.	ankruptc
The flat fee for pre-filing week many for	
statement of financial affairs; phone calls, emails, web message	hiring us, (before retaining us is free) preparation petition and schedules, means test
attachments, web uploads and mail: office appointment to rev	iew and sign your position. Sting your position after your and sign your position.
proceeding; taking calls from your creditors or bill collectors. I	f you decide to pre-pay, or pay for ALL services before and after we file your case in section 341 most inguity or pay for ALL services before and after we file your case in
including to reopen, avoid judgment liens, for only rement of the	d section 341 meetings; amendments to schedules; adversary proceedings; any motion
	ime; any contested matter including but not limited to objections to exemptions, motions to that we did not specifically request from you; appearance other than bankruptcy court.
5 x x x 2 x	
Flat fee. With "flat fee", rather than hourly, you know in advan-	ce your entire cost unless additional work is required and it usually is cheaper, but you ma
	pay in advance a security retailer, which may cost you more, or less than a flat fee become our property on payment and are deposited into our operating account, not into pay enter into a security retainer agreement with another law firm: we will not because you a Chapter 7.
may lose funds held in our trust account which may be assets in	n a Chapter 7.
Termination If you decide not to any	
according to this schedule 1 agree that Geraci Law may	respond, fail to pay my attorneys or provide all information & sign my petition
	discontinue work and charge me for the work done to date at hourly rates shown we will submit any unresolved dispute about the fee to binding arbitration within 30 days of the Wiggers in Language 1.
after notice of the dispute from the client, we shall submit the dis	
and the distance of the state o	pute to biliding arbitration.
Time matters: You agree: to fully cooperate with us and prov	ide all information required; use Client Corner and not to cause excessive work; that more
property. File Chapter 13 if you have property not claimed as a	rempt or risk turn over "non overme" never the
loans; educational debts and tuition; most tax debts; undisclose	ed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
any property of incur any	credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Date 26 17 Wilman A. Blum	ρ
Thomas Blaneffard (Debtor)	/X(Joint Debtor)
, <i>M// M// M</i>	
Attorney f	or the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Anderson Blanchard / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/06/2017 /s/ Thomas Anderson Blanchard

Thomas Anderson Blanchard

X Date & Sign

Record # 722099 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 722099 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Thomas Ar

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Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/06/2017	/s/ Thomas Anderson Blanchard	
	Thomas Anderson Blanchard	

Dated: 02/06/2017 /s/ Mariusz Krzysztof Zatorski

Attorney: Mariusz Krzysztof Zatorski

Form B 201A. Notice to Consumer Debtor(s) Record # 722099 Page 2 of 2

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Page 45 of 2 Number (if known) Dacument Dacument Anderson Debtor 1 Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." 16. What kind of debts do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. No. I am not filing under Chapter 7. Go to line 18. 17. Are you filing under Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25.001-50,000** 1,000-5,000 1-49 How many creditors do 50,001-100,000 5,001-10,000 50-99 you estimate that you ☐ More than 100,000 10,001-25,000 100-199 owe? 200-999 □\$500,000,001-\$1 billion ■ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million \$100,001-\$500,000 be worth? ☐More than \$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million □\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion □ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities ■\$10,000,000,001-\$50 billion ■ \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sian Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

Signature of Debtor 1

Executed on 2 1 4 12017

18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 2

Executed on

Case 17-03443 Filed 02/06/17 Entered 02/06/17 15:53:36 Doc 1 6 of 52 Fill in this information to identify your case: Blanchard Anderson Thomas Debtor 1 Middle Name Debtor 2 Last Name Middle Name (Spouse, if filing) First Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> Check if this is an amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of Person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X Ima As

Signature of Debtor 1

Date <u>A / Y /201</u>

X _

Signature of Debtor 2

Date

MM / DD / YYYY

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main Document Page 47 of 52 Number (if known) Debtor 1 Middle Name First Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Part 12: I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Yes. Name of person __

Debtor 1

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Thomas

First Name Middle Name Last Marker Culticity 1 age 40 0	
Part 2: List Your Unexpired Personal Property Leases	
was a surject namenal property lease that you listed in Schedule G: Executory Contracts and Unexpi	red Leases (Official Form 106G),
in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect	it, the lease period has not you
nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C.	§ 300(p)(2).
	Will the lease be assumed?
Describe your unexpired personal property leases	☐ No
Lessor's name:	
	☐ fes
Description of leased	
property:	
Lessor's name:	☐ No
	Yes
Description of leased	
property:	
	□No
Lessor's name:	☐Yes
Description of leased	- · · ·
property:	
	□No
Lessor's name:	
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Description of leased property:	
property.	
Lessor's name:	
	□Yes
Description of leased	
property:	
Lessor's name:	□No
Lessor s name.	Yes
Description of leased	
property:	
	□ No
Lessor's name:	Yes
Description of leased	
property:	
Parts: Sign Below	
	at secures a debt and any
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that	as 00001.00 & 0000 0000 000y
personal property that is subject to an unexpired lease.	
Signature of Debtor 2	
Signature of Debtor 2	

Date Dated: 2

MM / DD / YYYY

MM / DD / YYYY

Date

Case 17-034 DISCOA IMERIC PEDIONS TO A YEAR

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ed intercent similar not be confirmed. DEBTS YOU AGREED divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chap TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- · Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community

property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

- 8: DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 47. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Thomas Anderson Blanchard

X Date & Sign

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main

UNITED STATES BANKEUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Anderson Blanchard / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORREC

X Date & Sign

Thomas Anderson Blanchard

Page 2

In re Thomas Andrew Bankhard / DeRage 51 of 52

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

There verling Bhow

X Date & Sign

Attorney: Mariusz Krzysztof Zatorski

Case 17-03443 Doc 1 Filed 02/06/17 Entered 02/06/17 15:53:36 Desc Main **Bagument** Page 52 Offis 5 Dumber (if known)___ Anderson Thomas Debtor 1 Middle Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 \$0.00 0.00 10b. \$0.00 \$0.00 10c. Total amounts from separate pages, if any. \$750.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$750.00 \$0.00 column. Then add the total for Column A to the total for Column B. **Determine Whether the Means Test Applies to You** Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$750.00 x 12 Multiply by 12 (the number of months in a year). 12b. \$9,000.00 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. 1 Fill in the number of people in your household. \$50,133.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Thomas Anderson Blanchard Date:: 2 1 4 /2017 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.